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I hereby certify that this correspondence is being facsimile transmitted to the United States Patent and Trademark Office to facsimile number (571) 273-8300 addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on April 20, 2007.

  
Rosa A. Cavicdas

Appl. No. : 09/721,728  
Applicant : Rani K. Yadav-Ranjan  
Filed : November 25, 2000  
TC/A.U. : 3624  
Examiner : Lalita M. Hamilton

Confirmation No. 3523

Docket No. : Construction-991100  
Customer : 26379  
No.

Title: PROCESS AND DEVICE FOR CONDUCTING ELECTRONIC TRANSACTIONS

RESPONSE C

Commissioner for Patents  
P.O. Box 1450  
Alexandria VA 22313-1450

Sir:

In response to the Office action, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 8 of this paper.